

Provident dispensaries and Friendly Societies' Medical institutions : extracts from the report of Mr. Allam ... respecting inquiries made in Birmingham, Coverntry ... on behalf of the Medical Committee of the Charity Organisation Society / [prepared by W. Allam].

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Charity Organisation Society (London, England). Medical Committee.
Royal College of Surgeons of England

Publication/Creation

London : The Council, 1879.

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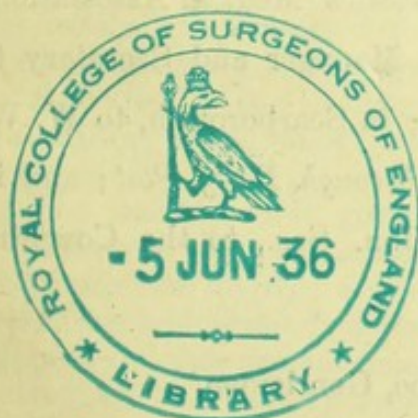
PROVIDENT DISPENSARIES

AND

12

FRIENDLY SOCIETIES' MEDICAL INSTITUTIONS

EXTRACTS FROM THE REPORT OF MR ALLAM (LATE SECRETARY
TO THE WORKING MEN'S CLUB AND INSTITUTE UNION),
RESPECTING INQUIRIES MADE IN BIRMINGHAM, COVENTRY,
DERBY, SCARBOROUGH, YORK, AND LEICESTER, ON
BEHALF OF THE MEDICAL COMMITTEE OF THE
CHARITY ORGANISATION SOCIETY



OFFICES OF THE COUNCIL
15 BUCKINGHAM STREET, ADELPHI, LONDON, W.C.

C. S. LOCH

Secretary

Price Twopence

*To the Chairman and Medical Committee of the
Charity Organisation Society.*

GENTLEMEN,—In the preparation of the accompanying Report, my best thanks for their assistance are due to the Secretaries and other officials whose names are mentioned therein; also, in Birmingham, to Captain Hamilton P. Smith, R.N., Hon. Sec. of the Charity Organisation Society; Lawley Parker, Esq., Hon. Sec. of the Hospital for Sick Children; Courtenay Lord, Esq., Treasurer, and H. Payton, Esq., Hon. Sec., of the Provident Dispensary; Dr. Clay, Medical Officer of the Friendly Societies' Medical Association; W. Arthur Bracey, Esq., M.R.C.S., Chairman of Committee of West Birmingham Provident Dispensary; and Mr. Councillor Lawson Tait; in Derby, to Mr. T. H. Harrison, Secretary of the Derby Provident Dispensary; L. P. Bateman, Esq., M.R.C.S., and H. C. Clay, Esq., Assistant Medical Officers of the Friendly Societies' Medical Association; in Leicester, to Mr. W. Dalrymple, Manager and Secretary to the Leicester Provident Dispensary; in Scarborough, to W. W. Woodifield, Esq., Editor of the *Scarborough Daily Post*; and in Coventry, to Luke Dresser, Esq., Hon. Sec., to the Coventry Provident Dispensary.

I have the honour to be, Gentlemen,

Your obedient Servant,

W. ALLAM.

May 1879.

PROVIDENT DISPENSARIES
AND
FRIENDLY SOCIETIES' MEDICAL
INSTITUTIONS.

Extracts from the Report of Mr. Allam respecting inquiries made on behalf of the Medical Committee of the Charity Organisation Society in Birmingham, Coventry, Derby, Scarborough, York, and Leicester.

THE 'Amalgamated Friendly Societies' Provident Medical Institution' was established in 1876, and is the sole property of fifty-one different sick friendly societies, more than half of which are branches of the 'Ancient Order of Foresters.' Only persons belonging to any registered friendly or other society, and the wives, children, parents, adopted children, or other relatives residing under the same roof as a member of the family, are permitted to share in the benefits. Healthy persons above sixteen years of age are required to pay an entrance fee of one shilling, and a quarterly subscription of one shilling in advance; under sixteen, half these rates are charged.

The institution is governed by a managing committee, consisting of thirteen members elected from each society in a proportionate degree, a president, vice-president, secretary, treasurer, and three trustees. This managing committee is appointed at an annual meeting of a general committee, consisting of one deputy from each club for every hundred members.

At the date of the last report, 20th January 1879, this institution had a total number of 4,510 members, whose wants were adequately attended to by one resident medical officer at a stated salary of £200 per annum, exclusive of rent, firing, gas, and some other emoluments. This officer is forbidden by agreement to have private patients. For the year ending 31st December last, the institution had an income of

BIRMINGHAM.

Amalgamated
Friendly
Societies'
Provident
Medical
Institution.

£705, out of which, after paying all expenses, a balance of £94 12s. was carried forward to the ensuing year.

The waiting rooms are well lighted, and good fires are provided during the winter months. They are also supplied regularly with the leading newspapers and periodicals of the day, which are highly appreciated.

There was an accession of 613 new members during the past year, and no fewer than 16,900 prescriptions were dispensed in the same period.

The report of the committee for 1878 states that 'the great skill and attention which the resident medical officer has given to a number of critical cases, has given uniform satisfaction to the members, and proved him to be eminently fitted for the position he holds.' It is also stated in this report that, since the institution was established, there have been several movements in Birmingham to start provident dispensaries for the working classes: some based on the old club system, with all its objections (if possible) increased, and others on a rather different principle, but in the opinion of the committee offering very little improvement on the old system. The committee feel convinced from the practical working of their own dispensary, and the progress attending their efforts, that the principles on which they started are such as to ensure the provision of the best medical skill and medicines to members of friendly societies, combined with an independence of position such as no other system can show.*

BIRMINGHAM,
Provident
Dispensary.

At Hockley I saw the first branch yet opened of the Birmingham Provident Dispensary.

The resident secretary informed me that, although the institution was not quite six months old, it had been already joined by 2,300 members. This dispensary is one of a series of ten proposed to be established in different parts of the borough.

* At this Society's annual dinner, which took place on April 17 last, the Mayor presiding, Mr. Muntz, M.P., said that the Society had adopted a very excellent course in making a special appointment with a medical man who would devote himself entirely to the work of the institution.

He believed the Society was conferring an inestimable benefit upon the working classes, because it was teaching them self-reliance and the mode of managing their own affairs.

The manner in which the Society's accounts were kept, and the way in which all its transactions were carried on, afforded an example to many in much higher stations in life. Everything was done with economy and with the best intentions. Nothing was slurred over and nothing neglected.

Mr. J. Chamberlain, M.P., also warmly eulogised the work of the Society which had been started to procure for the members of Friendly Societies and their families the best medical attendance and medicine it was possible to obtain.

The Society was enjoying a very lusty infancy; he hoped it might have a vigorous manhood, and a happy old age.

He wished the institution 'God speed' in its beneficent work.

It had its origin at a public meeting called by requisition to the mayor, and held in the Town Hall Committee Room, when the following resolutions were passed :—

1. That in the opinion of this meeting the system of provident dispensaries which has been adopted at Manchester and elsewhere, is one which, subject to such modifications as local circumstances may require, is calculated to confer great benefit on the industrial population of the district.

2. That the establishment of a system of provident dispensaries would be of eminent advantage to the medical charities of the district by rendering them large assistance in their honourable work of relieving the suffering of the really necessitous poor.

3. That it is desirable to secure the co-operation of the medical charities and friendly societies of the district in support of the scheme.

4. That a committee be appointed, with power to add to their number, to establish provident dispensaries in Birmingham and the district.

In order to meet any liabilities which might remain unliquidated at the end of the first three years, in the event of the institution not being quite self-supporting, a guarantee fund of £200 a year has been raised, and since supplemented by a grant of £250 from the Trustees of the Dudley Fund—a fund lately bequeathed for charitable purposes by a Birmingham manufacturer. Half of the committee are composed of working men.

The subscription for all persons, male or female, over 14 years of age, has been fixed at one shilling and threepence per quarter, payable in advance, and under that age ninepence. These rates are about one shilling a year higher than the general body of the committee had felt disposed to establish, but they were adopted to meet the express desire of the medical staff, and the medical profession at large, who insisted that any lower rate would not prove sufficiently remunerative to the medical staff, and the committee hoped thereby to obtain the hearty co-operation of all the medical men in the town.

Another important question which the committee had to deal with in framing a code of rules was whether any account should be taken of the weekly earnings of applicants for membership, by way of excluding such as obtained exceptionally high wages, and could therefore afford to pay for private medical treatment, or whether all persons who applied for admission should be taken in as members without discrimination. It appears that upon this point a strong but clearly defined division of opinion almost immediately manifested itself. The medical profession, on the one hand, held that it would be absolutely unfair to them to admit all comers, as persons who could well afford to pay a doctor's bill would be certain to avail themselves of the privilege of obtaining first class medical aid at a very cheap rate. On the other hand, the committee were of opinion that those who needed such an institution and who could

not afford to pay for private medical advice, would be the only class of persons who would seek admission as members. After much discussion on both sides, it turned out that no compromise could possibly be effected between the contending parties, and consequently, in spite of the antagonism of the medical profession of Birmingham, the following rule was adopted, viz. :—

That all persons shall be entitled to be registered as members on signing a form signifying their willingness to abide by the rules of the institution, and paying a quarter's subscription in advance.

Judging from the information I gathered from the resident secretary, who admitted applicants to membership, it really appeared to me, as a matter of fact, that the view taken by the committee was, after all, a correct one, and that the present members of the dispensary may be fairly said to be entirely composed of working-men, clerks, very small tradesmen—the proprietors of fried fish or tripe shops, for instance—and very small employers, all of whom, from straightened circumstances arising in all sorts of ways, are justified in combining to help themselves. But this determination of the committee to persevere in their own course led at once to an opposition movement on the part of the medical men, to which I shall again have occasion to refer, who held meetings on the subject without delay, and opened another dispensary. Of course this step on the part of the doctors had the immediate effect of placing the committee under serious disadvantages, which, however, they trust they have now overcome; but as their only object was the development of provident habits amongst the working people, they hail with pleasure all institutions having this object in view.

I may add that a good substantial building has been secured for the dispensary in one of the principal thoroughfares in the town. It contains eleven rooms, all of which are well and suitably furnished, and it is let to the committee for three years at an annual rental of £35. To make the institution self-supporting, popular, and permanently successful, nothing else is needed, in my humble opinion, but the constant employment of an adequate staff of doctors, either resident and stipendiary or otherwise, in whose professional skill the population of the district can place unswerving confidence. This I consider, coupled with the privilege of obtaining drugs of the finest quality and most expensive character without stint, would be so highly valued as to override the importance of a small additional payment, if found to be necessary, to make the Institution self-supporting.

BIRMINGHAM.

General
Provident
and Benevolent
Institution.

In Ann Street I saw the Birmingham General Provident and Benevolent Institution, established in 1833, and registered under the Friendly Societies Acts. It comprises a Male and Female Sick Pay Fund, a Life Assurance and an

Annuity Fund, and a *Medical Attendance Fund*; and is under the patronage of the Bishop of Worcester and the clergy of Birmingham and vicinity. The 'Medical Attendance Fund,' with which alone I was at all concerned, has about five thousand members, and a staff of twenty-two—all non-residents—medical men, the *élite* of the profession.

The rule as to the admission of members is as follows :—

Any person of good character wishing to become a member of the medical fund, and residing within a mile of the borough boundary, shall apply to the secretary or agent for an order, which he must personally deliver to one of the surgeons, who shall give him a medical certificate.

This certificate he shall deliver to the agent or secretary, and if satisfactory to them he shall be admitted.

The payment to be made for persons over fourteen years of age is one shilling as an entrance fee, and twopence twice in every month (twenty-four payments in the year). Under fourteen, half these rates. This payment entitles a member to medical attendance, advice, and medicines in all cases, midwifery excepted, with the privilege of choosing one of the surgeons attached to the institution. The surgeons supply all medicines, and when necessary visit sick members at their own homes. After deducting ten per cent. for management, the rest of the Medical Fund is divided annually between the surgeons in proportion to their number of patients. The institution has a central office, and nineteen branch offices in Church of England school rooms, open at stated hours for receiving contributions from members. The committee of management meet weekly, but persons who are only members of the 'Medical Attendance Fund' are not eligible for election, the committee being elected solely from those members who insure for allowances in sickness, old age, or death. The secretary informed me that a few complaints were occasionally registered, but they were seldom of any importance, and, speaking generally, the whole of the arrangements were working exceedingly well. The new dispensary movement already referred to has induced the committee to consider the advisability of holding meetings in different parts of the town by way of opening new branches and increasing the number of members. But while all are welcome to join this 'Medical Attendance Fund,' I think many persons would be deterred from doing so by the simple fact of its being a Church of England society. I am indebted to the Secretary, Mr. Geo. H. Hodges, for much valuable information.

My next visit was to Mr. Walter N. Fisher, Hon. Secretary of the 'West Birmingham Provident Dispensary,' which is nothing more at present than an ordinary union of medical men, who, while thoroughly believing in the principle of Provident Dispensaries, yet disapprove of some of the details of the scheme put forward by the Committee of the Birmingham Provident Dispensary at Hockley—(1) as to the indis-

WEST
BIRMINGHAM.
—
Provident
Dispensary.

criminate admission of *all* persons to the benefits of the Institution; (2) with regard to the exclusion of the medical officers from a share in the management of an institution which is so intimately connected with their interests, and their being treated as stipendiary officers; (3) in reference to the limitation of the medical staff, the medical men believing that all registered practitioners residing in the district of the dispensary ought to be eligible for appointment if they desire to act. A dispensary upon similar principles has been in operation for some months on the south side of the town, and the dispensary now under consideration has been established in the Edgbaston or western district of the town; but other branches in the north and eastern districts are about to be established immediately. Thirty of the leading practitioners in Edgbaston support the movement, but I notice from a prospectus that theirs are not the names which appear on the acting medical staff, which, however, consists of seventeen physicians and surgeons resident in West Birmingham. Mr. Fisher defended the action of the doctors.

The payments have been fixed at one penny per week for all persons, including children. So far as adults are concerned, this is about one shilling a year lower than the amount notified by the profession to the committee of the dispensary as the lowest rate that ought to be adopted.

The committee of the Birmingham provident dispensary at first regarded this as an unfair step on the part of the doctors, but they have since been made aware of the fact that when *families* are considered, the payment of a penny per week per head will be found in the *aggregate* to be in excess of the total amount charged under the same conditions by the rules of their own institution. For instance, at the Birmingham Provident Dispensary the rates of payment would be as follows:—

	£	s.	d.
Two adults	0	10	0
Three children (at 3s. each)	0	9	0
Total	0	19	0

West Birmingham Provident Dispensary:

Two adults	0	8	8
Three children	0	13	0
Total	£1	1	8

All persons are entitled to be registered as members provided their circumstances are not, and do not become such as, *in the opinion of the committee*, would enable them to pay the regular professional fees.

After deducting working expenses, the balance of the members' fund will be divided amongst the medical men in proportion to the amount received from the members who

have selected them; but I fail to see how this low scale of payment will cover the expenses of maintenance, and still leave an adequate remuneration for the medical staff, although in view of the very low scale of payments which have been adopted for a long time past by all the medical clubs in the town, it would be unwise at present to increase it.

It remains to be seen which of the two systems will obtain the greatest share of support.

I was told by a working man that five or six medical men in the town carried on a system with the poorer classes by which, in return for a small weekly payment, they guaranteed advice and medicine during illness, and that one of the number had confessed that the business he did in that direction yielded him a profit of £260 per annum.

Mr. D. Langdon, the dispenser, took me over the building, which I found had been recently enlarged by a new wing, and was well and suitably furnished in every part. This institution was established nearly 48 years ago, and it now has close upon 10,000 members. All working persons, their wives and children, clerks and servants, and such other persons as the committee may deem eligible, are admitted to membership. Each member above 12 years of age pays a contribution of one penny per week, and an extra payment of twopence per week is considered sufficient for all the children in a family under the age above stated. Members of benefit societies are received in a body at the rate of 3s. per year for each member. Every member has the choice of whichever surgeon he may prefer. About two-thirds of the receipts are divided amongst the medical officers, who are paid according to the number of cases each surgeon attends, and not, as in past times, by the amount being divided equally—so that now each surgeon has a personal pecuniary interest in the number of his patients. Last year the three medical officers received a total, exclusive of midwifery fees, of £759. 19s. 5d. in the following proportions:—

£261. 14s. 9d.

£254. 4s. 6d.

£243. 4s. 2d.

Drugs in the same period cost £236. 8s. 10½d.

The institution is nearly self-supporting. £35 was raised during the year in honorary subscriptions. All the three surgeons attend at certain hours daily, and an average of 40 patients are prescribed for. At present all the doctors are members of the committee, but this arrangement is to be discontinued. A large sum of money was borrowed for the extension of the building, but the amount is being satisfactorily repaid by an additional payment of one penny per quarter to the contribution of each adult member.

COVENTRY.

Provident
Dispensary.

The publishers in Coventry supply the waiting room of the dispensary with newspapers and periodicals gratis. For years past the institution has received great opposition from some of the medical profession, but the committee hope that that opposition is now subsiding. My inquiries were completed after an interview with Mr. Farren, the book-keeper and collector, whose duty it is to collect at their own homes the whole of the members' contributions. By this plan, payments are not only kept up regularly, but many persons are induced to join the dispensary.

DERBY.
Friendly
Societies'
Medical
Institution.

The following morning I visited the Friendly Societies' Dispensary in St. Mary's Gate in time to see the patients, a very respectable-looking body of persons.

Mr. Bullivant, the secretary, informed me that, in consequence of a pressing demand for an increase in the rate of their remuneration from 21 club doctors in Derby, a meeting of the various societies in the town was held in 1872, and it was unanimously decided not to accede to their request, but to establish a friendly medical association on the model of that at Preston with the least possible delay. A report from Preston read to the meeting stated that the Friendly Societies' Medical Institution in that town was working admirably, and had 5,000 members. The present institution was then established, and has proved to this day a long continued success. There are now upon the books as many as 40 societies, and 6,073 persons are entitled to receive medical treatment in time of sickness. The income for last year was £1,008. 10s. 0½d., and the expenditure £922. 12s. 8½d. which, with the balance of the previous year, enabled the committee to carry forward a total cash balance of £200. 13s. The value of the drugs in stock, fittings, and furniture is estimated at about £300 more.

The rules of the institution are almost identical with the rules of the Friendly Societies' Medical Association at Birmingham already referred to. In carrying them into practice, however, a more liberal construction with regard to the admission of members, benefits, &c., appears to be placed upon them. For instance, the rules of the Derby institution state that members of 'any trade, friendly, or other society whatever,' shall be eligible for membership. The words 'other society' have, therefore, been taken as applying to any working class organisation which has been established for the benefit of the community at large. Under this interpretation a very wide range is covered, and members of teetotal societies are privileged to share in the benefits. When a female member of the society dies, who happens to be a widow, any family she may leave behind under fourteen years of age are allowed to have medical treatment free of all cost. If a

husband dies who in his life-time had not become a member of the dispensary, but had been a member of some other society in the town, his widow and children would be admitted to membership. Persons once admitted would never be excluded so long as their contributions were regularly paid and they reside in Derby. Prior to admission, no questions are ever asked as to the earnings of the husband or family, the committee being of opinion that, as there is no charitable element in the matter, they have no right to do so. The benefits are great, but they are obtained solely by the power of co-operation. Apart from this, the committee believe that those who can afford to pay a doctor's bill would do so, and would not become members of a dispensary.

The medical men engaged by the society have nothing whatever to purchase for the performance of their duties, while crutches, and all necessary surgical appliances, are bought by the committee for those among the members who may unfortunately require them.

When friendly societies are admitted in a body a uniform rate of 3s. 6d. per member per year is charged, but individual members of societies pay a trifle more. The mortality for the last six years has been at the rate of $11\frac{1}{2}$ per thousand, thus affording satisfactory proof, in the opinion of the committee, that the claims of the sick are carefully and properly attended to. The committee pay cash for everything they have to buy, and obtain a discount on their drug account of 10 per cent. While the doctors are enjoined to economise the medicines, and not to waste them, they are, at the same time, placed under no restrictions, and are directed to order for their patients the most expensive medicines without stint, if, in the exercise of their judgment, such medicines are required. No extra charge is made for cod-liver oil or quinine. This is not the case in the town dispensary at Birmingham, where one shilling per half-pint is charged for cod-liver oil.

Greater accommodation is needed for the present members, and a special meeting of deputies had recently been held, when it was decided to purchase, for the sum of £1,075, commodious freehold premises for the senior medical officer's residence, and a dispensary for the Society's use. It is intended to fit up these new premises in an efficient and substantial manner, and to make such arrangements as may be necessary to add to the comfort and convenience of patients. It is believed that the members will render all the assistance in their power in order to promote the success of this important undertaking, but several liberal contributions from members of the Corporation and others, in aid of the building fund, have already been received, and an appeal to the public will be made.

I found that Mr. Bullivant was in communication with

several towns concerning the establishment of similar societies, and had received, on the morning of the day I called upon him, letters from Hartlepool and Swansea. Reading, Grantham, and other large towns had recently written, also requesting to be furnished with information on the subject. He also informed me that a conference of representatives of friendly societies' medical associations was held on the 17th of February last, at the Queen Victoria Hotel, High Street, Sheffield, to consider the desirability of promoting a union of friendly societies' medical associations, and the best means to adopt to bring it about. Other matters were discussed, the most important being the question of training and employing a competent staff of skilled nurses for nursing the sick at their own homes. This conference will assemble next year on the 16th of February, at Derby.

DERBY.
—
Provident
Dispensary.

This is an old institution, having been established nearly 49 years. It is intended for the very poorest classes, and for many persons whom the Friendly Societies' Medical Institution does not reach.

It is situated at No. 14 St. Mary's Gate, and has a branch in Leonard Street, near Normanton Road. The Duke of Devonshire is the President, the Vice-Presidents being Lord Vernon, Lord Belper, and T. W. Evans, Esq., M.P.

In view of the fact that the large number of 1,890 enrolments have taken place during the past year, and that there are nearly 5,300 free members on the books, this institution must be popular.

The dispensary is open from nine o'clock in the morning till three o'clock in the afternoon, and the branch dispensary from six till eight o'clock in the evening.

The institution is nearly self-supporting: the contributions received from free members (who have no share in the management) during the twelve months ending 29th September, 1878, being £1,028. 8s. 11d., and from thirty-two subscribers £46. 4s. 0d.

Free members consist of men, women, and children who are unable to pay for medical assistance in the usual way, who are not receiving parish relief, and are not members of a local Friendly Society.

If any free member is discovered by the committee to be ineligible for the benefits of the institution his or her name is erased from the books.

Persons over fourteen years of age pay one penny, and persons under that age one halfpenny per week, except in a family consisting of more than two children, when twopence a week is considered sufficient for all under fourteen years of age. All payments must be made in advance, either monthly, quarterly, half-yearly, or yearly.

There are eight surgeons on the medical staff, and each

free member, at the time of being enrolled, names the surgeon by whom he or she wishes to be attended, but liberty is given to change the surgeon after the expiration of any current quarter; while patients have at all times the privilege, if deemed necessary, of a consultation of the surgeons of the institution. The medical officers are placed under no restriction; the drugs are of the very best quality; and no charge is made for cod-liver oil or quinine.

After paying all expenses a committee of subscribers vote the medical officers' remuneration according to the number of cases attended; but I am not able to describe the large amount of work which is in all probability done by each surgeon for the remuneration he receives.

Last year the amount voted to the medical staff was £615. 1s. 4d. Drugs during the same period cost £149. 19s. 1d.

Much can be said in favour of the system of having a large medical staff, by which members are able to enjoy the privilege of being treated in their illnesses by a family doctor of their own choice.

At Scarborough I visited Mr. Watson, the secretary of the Scarborough Friendly Societies' Medical Institution. He informed me that the society was established in January last in the following manner: A responsible committee was first appointed by sixteen societies in the town. This committee met, framed a necessary code of rules, had them registered, and then borrowed £500 in equal proportions from the funds of the sixteen societies, which, for the purpose, they were empowered to lend by the 16th section of the Friendly Societies Act, 1875. With this money the committee purchased the freehold of a convenient house in a good thoroughfare and in a central situation, which they afterwards had fitted up as a dispensary, and also as a residence for a medical man.

Advertisements were then inserted in the daily papers, inviting medical men to become candidates for the appointments of senior and assistant surgeon. Although none of the club doctors in Scarborough responded to the appeal thus put forward—if they had two of their number would have been elected—the committee soon found themselves with eighty-seven applications from other members of the profession. The salaries they proposed to give were £200 and £130, but, with extra allowances, the committee considered the former to be worth £300, and the latter £150. The gentleman selected to act as senior surgeon is a man of considerable ability, who has had great experience in different parts of the world. The assistant is a distinguished prizeman. Both selections have turned out to have been wisely made, as a general feeling of satisfaction to that effect has been subsequently expressed throughout the society.

The rates of payment for members are about the same as

SCARBOROUGH.

Friendly
Societies'
Medica.
Institution.

those adopted at Birmingham, York, and Derby. The number of members at present on the books is 3,681. Proof that the new arrangement has given great satisfaction to the working-men of Scarborough is to be found in the fact that the sixteen societies alluded to have actually received an accession of ninety-five new members since the institution was established, solely on account of the improved system which the societies have now adopted for obtaining better medical treatment, not only for the members of the societies themselves, but for their wives and families.

By the change, of course the club doctors in Scarborough, as elsewhere, have had to suffer a considerable loss of income. Two of them, however, honestly confessed that, from the societies' point of view, it was the right thing to do, and hoped it would be successful.

YORK.
Friendly
Societies
Medical
Institution.

Here I found a Friendly Societies' Medical Institution of an entirely similar character to those I had seen before. A slight variation existed in the rules, but it was very slight.

The secretary, Mr. J. Brown, very kindly showed me over the building, and gave me all the information in his power. He stated that the society was established in 1877, and at the close of 1878 it had become the joint property of fifty clubs, returning 4,451 male members, and 5,005 wives and children, making a grand total of 9,456 persons entitled to medical benefit—an increase of 2,345 during the past year. In a winter of exceptional severity the death rate has been exceedingly low. There are two medical officers (a third at £140 a year is about to be appointed) and a dispenser, all of whom have given unqualified satisfaction. From all sources for 1878, the institution had an income of £1,233. 16s. 1d. After defraying all expenses, this amount enabled the committee to carry forward a balance of £238. 9s. 11d.

The building itself was very convenient, but not nearly large enough, and larger premises are indispensable.

When I saw them the waiting rooms were inconveniently overcrowded with patients, who bore an orderly respectable appearance; 4,000 were prescribed for during the past month. The institution is giving general satisfaction to the members, by whom it is highly appreciated. In the effort to establish the society some opposition was manifested by a portion of the medical profession.

LEICESTER.
Provident
Dispensary.

There are two dispensaries in Leicester: one is called the 'Leicester Provident Dispensary,' and the other the 'Leicester United Friendly Societies' Medical Association.'

The former of these is the institution I was particularly recommended to see, and I accordingly paid a visit to that first.

I was informed that the dispensary was originally opened in 1833, for the purpose of affording gratuitous medical relief to the sick poor.

Up to the year 1862, it was purely a charitable institution, but was then converted into a provident institution. At the onset fears were entertained lest, in its new form, it would not meet with the general support of the working classes. These fears, however, were soon dissipated on witnessing the steady and rapid increase in the number of members. The first year of the change (1862) the number of members stood at 2,186; in 1870 (when two branches were opened) this number had increased to 8,937, in 1876 to 19,861, and in the past year (after two other branches had been opened) the number of members had reached the very high total of 23,000.

It has been stated by Mr. B. G. Chamberlain, who was for more than 30 years clerk to the Leicester Board of Guardians, that the establishment of the Leicester Provident Dispensary has had a most beneficial effect in the administration of the Poor Law in Leicester, as the number of applicants to the union for medical relief had considerably decreased. For the last eighteen months new members have been admitted at the average rate of 100 per week. Notwithstanding that the institution has four branches, the pressure on the central department had become so great of late years as to induce the committee to take the necessary steps for enlarging the building. For this purpose the sum of £3,000 was raised by public subscription, and the projected improvements have now been carried out. For a provident dispensary, the present structure is probably the largest and most imposing in the kingdom.

An effort is now being made to raise another sum of £1,000 to build a new branch Dispensary in lieu of a cottage that has hitherto been rented for the purpose, but which is now insufficient for the requirements of the neighbourhood.

This largely increased accommodation necessarily involves considerable additional annual outlay, and the Board of Governors, believing that the substantial benefits conferred on the working classes by the Dispensary were much appreciated by them, determined to make an additional charge of twopence per quarter on each card towards current expenses. This small addition has been cheerfully acceded to by the members, and proved thoroughly successful. It will realise nearly £300 per annum.

Members are admitted, when in health, on payment of an admission fee of one shilling, and a subsequent payment of one penny per week and the twopence above-mentioned per quarter, extra. One or two children in a family are admitted on a payment of a halfpenny per week each, and for three, or any number of children after the first two, no additional charge is made; so that a man, his wife, and children, however numerous, under 14 years of age, can all be supplied

with medical treatment at a weekly charge of threepence. Members choose their medical attendant at the time of admission, and their names—having been first submitted to the Board and also to the medical officers—are placed upon the register of the respective surgeons chosen.

The surgeons are not paid according to the number of cases attended, but in accordance with the total number of members who have been placed on their books. There are twelve surgeons on the medical staff, all of whom are elected by the general body of subscribers to the honorary fund, and all are *ex-officio* members of the board of management, provided they qualify as governors.

All applicants for membership must come with a reference. Clerks and small shopkeepers are admitted to membership. A regular scrutiny is, however, made by the Board and medical officers, and if anyone is admitted, and afterwards, from circumstances which may come to their knowledge, a member is in their opinion no longer eligible for the benefits of the institution, his or her name is erased from the books—such member having had notice to attend a Board meeting, and having had his or her case considered. Occurrences of that kind are extremely rare.

Occasionally a more rigid inquiry is instituted by the Board, as was the case during last year, but which resulted in the withdrawal, on the suggestion of the Board, of six members only out of the entire number of 22,000.

For the week ending the 20th of March last, 4,463 prescriptions were dispensed. It is satisfactory to learn that the arrangements for seeing patients are so complete that, out of the large number who attend, few persons have to remain in the waiting room longer than one hour.

The contributions of members are received daily at the central dispensary and at the four branches. Three collectors are also employed to call at the homes of those members who prefer this method of payment; these calls are made with strict punctuality, one district of the town being taken each day, and the collection for the whole town being completed once a month. This system cannot be too strongly recommended, as it has been found of great benefit to the members, especially when in health, preventing them from falling into arrear in their payments through forgetfulness and other causes. In 1870, when this system was commenced, the fines amounted to £27. 8s. 10d., and the amount paid to £1,250; in 1878 the amount paid was £3,464, while the fines only amounted to £24. 5s.

The committee of the institution hope that by degrees the dispensary will become so popular as to enable the Governors of the Leicester Infirmary to do away with the out-patient department of that institution entirely, so far as the

town is concerned. Meetings between committees appointed by the Boards of the two institutions have already been held with that view.

The following quotations from the pamphlet issued by Mr. Becke, of Northampton, on 'Provident Dispensaries,' clearly indicate the course pursued at the Leicester Dispensary:—

'Our present arrangement is, that the working expenses should be borne by a fund raised by voluntary subscriptions. To the Governors, who find the funds, the management of the institution is delegated. They stand, in fact, between the patients and the medical officers, and it is to the working of this rule that I attribute much of the great success which we have met with. If the institution were to become self-supporting it would become a large medical club. Few of these large clubs have worked well. None, I think, have attained such success as we have met with.

'Nothing is clearer to my mind than this: that to attain any great success in such an institution, the rules must be framed with a view to benefit the largest possible numbers.

'The help I, in common with the other governors, have been able to give to this and similar institutions having for their object the welfare of the working men, is such as one may freely render and another accept, without condescension on the one part or loss of dignity on the other—the help which enables another to help himself.'

My last visit was to the United Friendly Societies' Medical Association in Highcross Street, established in 1876.

This society, I found, was being worked almost wholly upon the same lines as similar associations in other towns, which have already been fully explained.

It only remains for me to say, therefore, that it has been and continues to be, very successful. The receipts last year (1878) from all sources amounted to £1,483. 1s. 4½d., and the disbursements to £1,171. 11s. 0½d., leaving a net saving on the year of £311. 10s. 4d. The year alluded to commenced with 7,825 members, and closed with 9,208—an increase of 1,383. Two doctors are appointed of equal skill and ability, and give universal satisfaction. By way of assisting their regular dispenser, and for the sake of economy, the committee have taken an apprentice in the dispensing department. To meet the comfort and convenience of patients, alterations have recently been made in the building, which is a very good one, and the property of the institution. No extra charge is made for cod-liver oil and quinine.

I have to thank Mr. Buck, the Secretary, and some members of the committee for conducting me over the Institution, and for their readiness in affording me information.

LEICESTER.

Friendly
Societies'
Medical
Association.

Concluding
remarks.

I am of opinion that, wherever practicable, but especially in London, the club-doctor system now in vogue with friendly societies will ultimately be superseded by Friendly Societies Medical Associations, which have been established and have proved remarkably successful in a number of provincial towns.

The advantages they offer to women and children dependent upon members of sick benefit societies, will alone secure for them a ready support, private medical advice being too expensive for large numbers who now crowd the waiting rooms of the out-patient departments of the hospitals for medical relief. If these associations can be successfully established in the metropolis, fathers of families will, no doubt, become members for the sake of their wives and children, and consequently some of the strain now felt by the out-patient departments will be removed.

The introduction of these associations may, in some cases, cause immediate loss to that portion of the medical profession who have been in the habit of dealing, through friendly societies or otherwise, with the wants of the working classes. But this must ultimately be more than compensated by the fact that the whole of that portion of our population who can afford to pay anything will be brought under contribution to the medical profession, while to the friendly societies the advantages are indisputable. The ultimate result of the introduction and wide diffusion of the provident principle must be to induce many persons, who now are content with the imperfect medical attendance supplied by gratuitous out-patient departments, to contribute towards providing themselves with satisfactory treatment, and this must necessarily increase the income of Medical Practitioners.

But when Friendly Societies Medical Associations are founded in London, they should be based upon improved principles as regards the constitution of the medical staff, and their benefits should not be exclusively confined to members of friendly societies, but should be extended to all who are able and willing to pay for them. In other words, these institutions should be sufficiently numerous to provide for the wants of the whole of the industrial classes. Some years may elapse before a complete scheme can be satisfactorily carried out, but the sooner it is taken in hand the better.

The club-doctor system will never become really popular with members of friendly societies, who complain of a want of sympathy between the club doctors and themselves. They have little confidence in the advice or in the quality of the drugs obtained from their club doctors, and often fancy that one or two large bottles of mixture are prepared for all complaints.

Give the working classes a choice in the matter, and I

believe it will be found that a large majority will prefer to be treated at a first-class institution established by themselves, and managed by a committee of their own. But this cannot always be practicable, and existing institutions for providing medical treatment on provident principles must, therefore, in some cases, continue to go on with their excellent work, although they may be wholly or in part conducted rather for, than by, the working-classes.

If it be asked, Which is the best form of medical institution? I should say that, inasmuch as they minister to the temporary ailments of life, and encourage provident habits, *all kinds* of provident dispensaries are very useful institutions; but I consider the *most satisfactory* to be those which are self-supporting, which are managed by the members themselves, and which not only provide their members with the inestimable advantage of a confidential family doctor of their own choice, but, by co-operation with medical men of the highest standing in the profession, and with the hospital authorities, are able to secure in difficult and exceptional cases the very best medical skill it is possible to obtain.

Under these conditions the wage-earning classes may be very nearly placed on a par with the upper ten thousand.

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